



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name SVB FINANCIAL GROUP

City/State SANTA CLARA, CA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 220,359,000

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SVB FINANCIAL GROUP
3003 TASMAN DRIVE

SANTA CLARA, CA 95054

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	216,471,000			124,601,278			165,887,933			85,341,180			63,204,818																	
Net income (\$000)	515,000			536,814			1,833,000			1,208,368			1,136,856																	
Number of BHCs in peer group	134			133			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.02	2.55	14	2.14	2.67	16	1.93	2.60	14	2.55	2.77	29	3.34	3.01	63															
+ Non-interest income	0.92	0.97	57	2.10	1.13	86	1.61	1.04	79	1.97	1.21	84	1.93	1.32	79															
- Overhead expense	1.61	2.18	14	2.04	2.28	35	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46															
- Provision for credit losses	0.02	0.04	51	0.06	-0.12	79	0.07	-0.09	88	0.22	0.51	16	0.15	0.15	61															
+ Securities gains (losses)	0.09	0	99	0	0.01	32	0.02	0.01	84	0.07	0.02	88	-0.01	0.01	14															
+ Other tax equivalent adjustments	0	0	5	0	0	48	0	0	5	0	0	79	0	0	42															
= Pretax net operating income (tax equivalent)	1.34	1.35	49	2.42	1.78	85	1.66	1.66	55	2.06	1.04	94	2.57	1.56	95															
Net operating income	0.95	1.03	40	1.72	1.36	79	1.10	1.26	33	1.42	0.81	90	1.80	1.19	94															
Net income	0.95	1.02	40	1.72	1.35	79	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94															
Net income (Subchapter S adjusted)					1.74		1.78		1.97			1.18			1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.18	2.96	9	2.29	3.18	9	2.08	3.06	8	2.76	3.55	11	3.85	4.41	17															
Interest expense	0.08	0.20	14	0.06	0.29	6	0.07	0.25	10	0.10	0.52	1	0.35	1.08	5															
Net interest income (tax equivalent)	2.10	2.75	11	2.22	2.88	15	2.01	2.80	13	2.66	3.01	23	3.50	3.33	55															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.05	0.09	52	0.78	0.16	94	0.21	0.11	78	0.20	0.27	48	0.24	0.21	65															
Earnings coverage of net loan and lease losses (X)	80.22	38.54	78	8.69	25.70	34	24.70	39.72	57	26.14	22.91	68	23.82	24.40	65															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.61	1.20	10	0.82	1.49	12	0.64	1.23	11	0.99	1.58	14	0.92	0.83	60															
Allowance for loan and lease losses / Total loans and leases	0.61	1.17	11	0.82	1.47	13	0.64	1.20	12	0.99	1.55	16	0.92	0.81	61															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.10	0.47	6	0.19	0.70	8	0.13	0.49	9	0.23	0.71	10	0.31	0.57	23															
30–89 days past due loans and leases / Total loans and leases	0.12	0.32	23	0.08	0.33	11	0.11	0.32	20	0.11	0.39	13	0.23	0.43	27															
Liquidity and Funding																														
Net noncore funding dependence	-0.41	-1.97	57	-8.33	-0.51	26	2.19	-2.33	64	-9.15	3.20	13	-2.68	14.45	8															
Net short-term noncore funding dependence	-8.42	-6.65	37	-16.94	-6.88	17	-5.50	-7.71	53	-17.58	-4.76	15	-13.63	3.38	11															
Net loans and leases / Total assets	30.97	59.31	7	33.21	60.99	8	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15															
Capitalization																														
Tier 1 leverage ratio	7.70	9.06	16	8.01	9.15	18	7.93	8.98	22	7.45	9.13	7	9.06	9.76	34															
Holding company equity capital / Total assets	7.25	10.29	9	6.95	10.72	4	7.68	10.71	9	7.08	11.16	5	9.06	12.43	10															
Total equity capital (including minority interest) / Total assets	7.42	10.40	8	7.11	10.85	3	7.85	10.82	9	7.27	11.29	4	9.28	12.57	12															
Common equity tier 1 capital / Total risk-weighted assets	12.10	12.21	53	12.18	12.57	51	12.09	12.42	47	11.04	12.38	32	12.58	12.17	65															
Net loans and leases / Equity capital (X)	4.27	5.82	20	4.78	5.73	29	4.06	5.53	21	5.44	5.58	48	5.08	5.21	50															
Cash dividends / Net income	8.35	33.45	13	0.86	23.13	12	3.44	28.27	10	1.42	42.30	9	0	33.12	3															
Cash dividends / Net income (Subchapter S adjusted)					28.47		14.81		3.14			-0.65			-12.02															
Growth Rates																														
Assets	54.77	9.35	96	89.81	16.49	97	82.24	10.50	98	62.57	16.68	96	25.19	9.26	85															
Equity capital	61.50	4.03	95	40.66	9.13	94	97.53	7.46	98	27.04	6.99	91	26.47	10.49	84															
Net loans and leases	44.33	6.29	94	33.50	7.22	91	47.21	3.36	97	36.14	9.07	93	17.12	9.10	82															
Noncore funding	69.87	-10.65	95	21.08	-25.09	91	93.75	-14.79	97	28.47	-12.18	91	22.79	6.59	79															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0.01	1.02	73															
Long-term debt / Equity capital	15.53	11.08	73	13.52	11.33	69	15.27	10.95	74	10.26	13.56	55	6.73	13.04	53															
Equity investment in subsidiaries / Equity capital	98.45	103.47	25	95.89	102.85	12	97.67	103.22	16	94.11	102.81	10	84.48	103.22	2															
Cash from ops + noncash items + op expense / Op expense + dividends	64.41	125.04	29	115.42	98.58	59	20.83	154.48	5	140.91	147.24	57	711.51	190.27	97															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	570,000	430,422	1,966,000	1,520,021	1,599,165	32.43	150.72
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	570,000	430,422	1,966,000	1,520,021	1,599,165	32.43	150.72
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	570,000	430,422	1,966,000	1,520,021	1,599,165	32.43	150.72
Investment interest income (tax equivalent).....	556,000	250,613	1,334,000	712,471	627,069	121.86	513.21
Interest on balances due from depository institutions.....	6,000	3,084	17,000	24,259	91,661	94.55	99.93
Interest income on other earning assets.....	0	231	2,000	2,084	4,482	-100.00	-100.00
Total interest income (tax equivalent).....	1,132,000	684,350	3,319,000	2,258,835	2,322,377	65.41	252.08
Interest on time deposits of \$250K or more	0	97	1,000	662	151	-100.00	-100.00
Interest on time deposits < \$250K.....	0	10	1,000	89	69	-100.00	-100.00
Interest on foreign office deposits	2,000	864	3,000	6,590	25,524	131.48	733.33
Interest on other deposits	20,000	9,466	58,000	52,877	151,928	111.28	1262.40
Interest on other borrowings and trading liabilities.....	2,000	2	1,000	3,314	3,592	99900.00	109.86
Interest on subordinated debt and mandatory convertible securities	16,000	8,728	47,000	21,795	31,543	83.32	93.61
Total interest expense.....	40,000	19,167	111,000	85,327	212,807	108.69	265.86
Net interest income (tax equivalent).....	1,092,000	665,183	3,208,000	2,173,508	2,109,570	64.17	251.59
Non-interest income.....	499,000	654,233	2,676,000	1,683,750	1,222,310	-23.73	327.68
Adjusted operating income (tax equivalent)	1,591,000	1,319,416	5,884,000	3,857,258	3,331,880	20.58	272.37
Overhead expense.....	873,000	635,999	3,068,000	2,065,110	1,613,493	37.26	265.75
Provision for credit losses.....	11,000	18,681	123,000	189,443	94,183		-62.94
Securities gains (losses)	49,000	0	31,000	61,165	-3,905		7959.21
Other tax equivalent adjustments	-1,000	0	-2,000	1	0		
Pretax net operating income (tax equivalent).....	724,000	754,634	2,751,000	1,758,111	1,622,351	-4.06	353.92
Applicable income taxes	182,000	187,315	651,000	447,587	425,685	-2.84	254.05
Tax equivalent adjustments	9,000	5,555	27,000	16,230	11,949	62.02	4066.67
Applicable income taxes (tax equivalent).....	191,000	192,870	678,000	463,817	437,634	-0.97	270.00
Minority interest	18,000	24,950	240,000	85,926	47,861	-27.86	181.38
Net income before discontinued operations, net of minority interest	515,000	536,814	1,833,000	1,208,368	1,136,856	-4.06	407.47
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	515,000	536,814	1,833,000	1,208,368	1,136,856	-4.06	407.47
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	533,000	561,764	2,073,000	1,294,294	1,184,717	-5.12	394.07
Investment securities income (tax equivalent).....	556,000	250,613	1,334,000	712,471	627,069	121.86	513.21
US Treasury and agency securities (excluding mortgage-backed securities)	44,000	22,694	105,000	103,003	124,944	93.88	6.55
Mortgage-backed securities	462,000	200,959	1,086,000	531,817	443,956	129.90	852.42
All other securities	50,000	26,960	143,000	77,651	58,169	85.46	5660.37
Cash dividends declared.....	43,000	4,593	63,000	17,150	0	836.21	
Common	0	0	0	0	0		
Preferred.....	43,000	4,593	63,000	17,150	0	836.21	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.09	2.75	11	2.20	2.96	13	2	2.85	9	2.65	3.27	14	3.67	4	24
Less: Interest expense	0.07	0.19	16	0.06	0.27	6	0.07	0.23	11	0.10	0.48	1	0.34	0.98	6
Equals: Net interest income (tax equivalent)	2.02	2.55	14	2.14	2.67	16	1.93	2.60	14	2.55	2.77	29	3.34	3.01	63
Plus: Non-interest income	0.92	0.97	57	2.10	1.13	86	1.61	1.04	79	1.97	1.21	84	1.93	1.32	79
Equals: adjusted operating income (tax equivalent)	2.94	3.56	15	4.24	3.87	72	3.55	3.70	44	4.52	4.04	77	5.27	4.41	84
Less: Overhead expense	1.61	2.18	14	2.04	2.28	35	1.85	2.17	27	2.42	2.57	52	2.55	2.69	46
Less: Provision for credit losses	0.02	0.04	51	0.06	-0.12	79	0.07	-0.09	88	0.22	0.51	16	0.15	0.15	61
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.09	0	99	0	0.01	33	0.02	0.01	84	0.07	0.02	88	-0.01	0.01	14
Plus: other tax equivalent adjustments	0	0	5	0	0	48	0	0	5	0	0	79	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.34	1.35	49	2.42	1.78	85	1.66	1.66	55	2.06	1.04	94	2.57	1.56	95
Less: Applicable income taxes (tax equivalent)	0.35	0.31	62	0.62	0.40	87	0.41	0.38	66	0.54	0.23	96	0.69	0.36	94
Less: Minority interest	0.03	0	96	0.08	0	95	0.14	0	96	0.10	0	96	0.08	0	96
Equals: Net operating income	0.95	1.03	40	1.72	1.36	79	1.10	1.26	33	1.42	0.81	90	1.80	1.19	94
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.95	1.02	40	1.72	1.35	79	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94
Memo: Net income (last four quarters)	0.96	1.17	25	1.63	1.07	88	1.10	1.26	33	1.42	0.82	89	1.80	1.19	94
Net income—BHC and noncontrolling (minority) interest	0.98	1.04	42	1.80	1.37	84	1.25	1.27	51	1.52	0.83	92	1.87	1.20	96
Margin Analysis															
Average earning assets / Average assets	96.16	93.16	82	96.14	93.08	85	96.22	93.08	83	95.79	92.32	87	95.50	91.05	89
Average interest-bearing funds / Average assets	32.07	60.43	1	31.06	62.97	0	29.85	61.99	0	31.59	64.06	0	26.64	65.57	1
Interest income (tax equivalent) / Average earning assets	2.18	2.96	9	2.29	3.18	9	2.08	3.06	8	2.76	3.55	11	3.85	4.41	17
Interest expense / Average earning assets	0.08	0.20	14	0.06	0.29	6	0.07	0.25	10	0.10	0.52	1	0.35	1.08	5
Net interest income (tax equivalent) / Average earning assets	2.10	2.75	11	2.22	2.88	15	2.01	2.80	13	2.66	3.01	23	3.50	3.33	55
Yield or Cost															
Total loans and leases (tax equivalent)	3.40	3.88	22	3.72	4.05	34	3.61	4.01	28	4.08	4.27	43	5.35	5.09	72
Interest-bearing bank balances	0.16	0.18	31	0.07	0.10	12	0.10	0.14	11	0.21	0.27	37	1.60	2.04	25
Federal funds sold and reverse repos	0	0.28	20	0.03	0.26	41	0	0.25	19	0.31	0.68	37	1.26	2.44	14
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.16	2.93	9	2.27	3.15	8	2.06	3.04	8	2.74	3.51	11	3.83	4.36	18
Investment securities (tax equivalent)	1.77	1.78	54	1.82	1.84	47	1.59	1.77	42	2.23	2.25	47	2.58	2.76	37
US Treasury and agency securities (excluding mortgage-backed securities)	0.99	1.09	43	1.86	1.30	77	1.10	1.14	46	2.20	1.75	73	2	2.32	33
Mortgage-backed securities	1.85	1.67	67	1.39	1.60	32	1.36	1.57	31	1.91	2.05	30	2.63	2.61	55
All other securities	2.42	2.75	41	2.33	2.93	30	2.27	2.81	34	2.83	3.24	35	3.47	4.06	34
Interest-bearing deposits	0.14	0.16	49	0.11	0.26	20	0.13	0.21	32	0.24	0.53	15	1.09	1.10	53
Time deposits of \$250K or more	0	0.48	3	1.05	0.82	70	0.65	0.66	52	1.49	1.42	55	0.72	1.96	4
Time deposits < \$250K	0	0.44	1	0.42	0.78	15	2.21	0.62	99	1.13	1.36	26	0.86	1.82	7
Other domestic deposits	0.14	0.13	64	0.12	0.17	38	0.15	0.15	60	0.25	0.36	37	1.24	0.93	77
Foreign deposits	0.08	0.14	51	0.05	0.13	48	0.04	0.14	40	0.14	0.42	21	0.68	1.19	26
Federal funds purchased and repos	0.18	0.16	68	0.18	0	0	0.17	9	1.56	0.62	88	2.55	1.86	81	
Other borrowed funds and trading liabilities	0	1.14	5	0	1.38	4	0	1.27	2	0.35	1.50	6	0.40	2.38	3
All interest-bearing funds	0.23	0.31	37	0.20	0.42	16	0.22	0.37	27	0.32	0.74	9	1.26	1.49	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	499,000	654,233	2,676,000	1,683,750	1,222,310
Fiduciary activities income	2,000	0	5,000	0	0
Service charges on deposit accounts - domestic	28,000	23,433	105,000	85,019	83,958
Trading revenue.....	14,000	12,490	13,000	23,183	32,047
Investment banking fees and commissions.....	174,000	186,806	651,000	612,792	433,568
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	70,000	77,905	706,000	274,800	129,385
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	0	0	0	335	0
Other non-interest income.....	211,000	353,599	1,196,000	687,621	543,352
Total overhead expenses	873,000	635,999	3,068,000	2,065,110	1,613,493
Personnel expense.....	584,000	444,923	2,029,000	1,314,840	985,538
Net occupancy expense.....	39,000	23,779	159,000	133,636	87,710
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	6,000	2,110	16,000	5,382	11,483
Other operating expenses.....	244,000	165,187	864,000	611,252	528,762
Fee income on mutual funds and annuities.....	29,000	14,660	55,000	100,650	116,961
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	7,148	4,655	7,326	4,460	3,564
Average personnel expense per employee.....	81.70	95.58	276.96	294.81	276.53
Average assets per employee.....	30,284.14	26,767.19	22,643.73	19,134.79	17,734.24

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	5.81	2.26	83	2.24	2.10	58	2.06	2.17	51	5.98	2.02	86	9.57	2.72
Overhead expenses / Net Interest Income + non-interest income	55.22	61.09	28	48.41	59.31	11	52.40	59.28	22	53.76	62.28	19	48.60	61.29
Percent of Average Assets														
Total overhead expense	1.61	2.18	14	2.04	2.28	35	1.85	2.17	27	2.42	2.57	52	2.55	2.69
Personnel expense.....	1.08	1.21	34	1.43	1.28	67	1.22	1.21	56	1.54	1.30	74	1.56	1.41
Net occupancy expense.....	0.07	0.23	5	0.08	0.24	3	0.10	0.23	9	0.16	0.26	11	0.14	0.28
Other operating expenses.....	0.46	0.71	14	0.54	0.73	26	0.53	0.72	22	0.72	0.94	37	0.85	0.97
Overhead less non-interest income	0.69	1.18	14	-0.06	1.10	5	0.24	1.10	7	0.45	1.25	10	0.62	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	54.87	60.59	28	48.20	58.69	12	52.14	58.83	23	53.54	61.82	20	48.43	60.64
Personnel expense.....	36.71	33.94	62	33.72	33.28	49	34.48	32.93	57	34.09	32.36	58	29.58	32.39
Net occupancy expense.....	2.45	6.43	8	1.80	6.42	4	2.70	6.23	9	3.46	6.58	10	2.63	6.52
Other operating expenses.....	15.71	19.35	20	12.68	18.45	11	14.96	19.18	17	15.99	22.28	20	16.21	21.20
Total non-interest income	31.36	26.24	66	49.59	28.42	87	45.48	27.67	86	43.65	28.83	82	36.69	29.23
Fiduciary activities income	0.13	2.31	31	0	2.15	12	0.08	2.20	30	0	2.09	12	0	1.97
Service charges on domestic deposit accounts	1.76	3.51	24	1.78	3.21	25	1.78	3.27	29	2.20	3.27	30	2.52	3.88
Trading revenue.....	0.88	0.53	76	0.95	0.97	67	0.22	0.62	62	0.60	1.28	59	0.96	1.18
Investment banking fees and commissions.....	10.94	2.33	92	14.16	2.51	93	11.06	2.58	90	15.89	2.46	93	13.01	3.54
Insurance activities revenue.....	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47
Venture capital revenue.....	4.40	0.02	99	5.90	0.02	99	12	0.04	99	7.12	0.01	99	3.88	0.02
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.28
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0	1.74	12	0	3.74	6	0	3.30	3	0.01	3.92	13	0	1.86
Other non-interest income.....	13.26	8.92	78	26.80	8.65	94	20.33	9.27	89	17.83	9.65	86	16.31	10.04
Overhead less non-interest income	23.51	33.42	24	-1.38	29.66	5	6.66	30.52	9	9.89	31.93	10	11.74	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.14	20.83	87	24.82	21.04	87	23.66	21.18	77	25.46	18.63	92	26.24	20.56
Applicable income tax + TE / Pretax net operating income + TE	26.38	22.92	83	25.56	22.74	81	24.65	22.67	76	26.38	21.18	89	26.98	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	11,538,000	5,060,347	11,226,000	4,939,584	4,267,870	128.01	312.60
Commercial and industrial loans	16,683,000	15,317,149	16,071,000	14,713,290	11,428,627	8.92	71.16
Loans to individuals	477,000	322,564	503,000	354,564	181,166	47.88	780.77
Loans to depository institutions and acceptances of other banks	0	0	0	0	36,130	-100.00	-100.00
Agricultural loans	0	200	0	500	1,330	-100.00	-100.00
Other loans and leases	39,967,000	26,974,905	38,476,000	25,173,550	17,412,582	48.16	403.87
Less: Unearned income	0	0	0	0	163,069	-100.00	-100.00
Loans and leases, net of unearned income	68,665,000	47,675,165	66,276,000	45,181,488	33,164,636	44.03	236.14
Less: Allowance for loan and lease losses	421,000	391,751	423,000	447,765	304,924	7.47	73.16
Net loans and leases	68,244,000	47,283,414	65,853,000	44,733,723	32,859,712	44.33	238.10
Debt securities that reprice or mature in over 1 year	124,507,000	67,029,351	124,985,000	47,414,670	25,646,629	85.75	591.76
Mutual funds and equity securities	134,000	160,810	468,000	280,804	59,200	-16.67	1306.38
Subtotal	192,885,000	114,473,575	191,306,000	92,429,197	58,565,541	68.50	405.04
Interest-bearing bank balances	18,154,000	19,707,745	11,221,000	16,634,857	5,677,082	-7.88	470.28
Federal funds sold and reverse repos	420,000	288,437	607,000	226,847	289,340	45.61	135.91
Debt securities that reprice or mature within 1 year	198,000	122,852	437,000	90,312	2,211,236	61.17	-93.39
Trading assets	250,000	275,414	148,000	289,949	198,596	-9.23	76.95
Total earning assets	211,907,000	134,868,023	203,719,000	109,671,162	66,941,795	57.12	374.15
Non-interest-bearing cash and due from depository institutions	1,670,000	986,197	2,178,000	725,980	683,250	69.34	308.59
Premises, fixed assets, and leases	406,000	311,331	415,000	294,155	285,628	30.41	507.30
Other real estate owned	1,000	1,179	1,000	1,179	0	-15.18	
Investment in unconsolidated subsidiaries	906,000	111,838	859,000	115,232	74,190	710.10	1078.72
Intangible and other assets	5,475,000	6,098,785	4,317,000	5,239,129	3,399,152	-10.23	365.84
Total assets	220,359,000	142,376,241	211,483,000	116,046,446	71,384,015	54.77	374.71
Quarterly average assets	216,471,000	124,601,278	204,802,000	103,345,041	69,265,893	73.73	377.88
Average loans and leases (YTD)	67,070,000	46,281,476	54,489,648	37,254,131	29,906,517	44.92	234.19
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	68,665,000	47,675,165	66,276,000	45,181,488	33,164,636	44.03	236.14
Real estate loans secured by 1–4 family	8,004,000	4,044,868	7,657,000	3,916,802	3,188,585	97.88	298.23
Commercial real estate loans	2,817,000	275,406	2,856,000	282,529	354,527	922.85	1045.95
Construction and land development	351,000	77,802	319,000	84,215	151,353	351.15	175.75
Multifamily	674,000	3,896	707,000	3,965	5,916	17199.79	9656.80
Nonfarm nonresidential	1,792,000	193,708	1,830,000	194,349	197,258	825.10	1505.38
Real estate loans secured by farmland	717,000	740,072	713,000	740,253	724,757	-3.12	32.62
Total investment securities	124,839,000	67,313,013	125,890,000	47,785,786	27,917,065	85.46	494.33
U.S. Treasury securities	16,639,000	4,438,396	15,850,000	4,469,727	6,894,010	274.89	102.76
US agency securities (excluding mortgage-backed securities)	686,000	630,667	805,000	639,573	618,275	8.77	-74.77
Municipal securities	7,484,000	4,555,238	7,158,000	3,635,194	1,785,951	64.29	5311.85
Mortgage-backed securities	99,126,000	57,452,768	100,837,000	38,735,996	18,550,590	72.53	898.06
Asset-backed securities	0	0	0	0	0		
Other debt securities	770,000	75,134	772,000	24,492	9,039	924.84	
Mutual funds and equity securities	134,000	160,810	468,000	280,804	59,200	-16.67	1306.38
Available-for-sale securities	25,991,000	25,986,471	27,221,000	30,912,438	14,014,919	0.02	109.79
U.S. Treasury securities	16,639,000	4,438,396	15,850,000	4,469,727	6,894,010	274.89	102.76
US agency securities (excluding mortgage-backed securities)	150,000	226,096	196,000	237,308	99,547	-33.66	-92.78
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	9,143,000	21,298,529	11,114,000	26,180,911	7,012,323	-57.07	336.23
Asset-backed securities	0	0	0	0	0		
Other debt securities	59,000	23,450	61,000	24,492	9,039	151.60	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-7,046,000	21,003	-975,000	624,326	272,327		
Available-for-sale securities appreciation (depreciation)	-1,295,000	-172,690	-149,000	667,542	120,572		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	5,022,000	4,485,681	4,611,000	4,623,921	3,194,090	11.96	90.77

Liabilities and Changes in Capital

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	7,932,000	5,578,210	7,437,000	4,451,921	3,175,766	42.20	94.12	
NOW, ATS and transaction accounts	834,000	179,392	763,000	216,985	21,992	364.90	5051.65	
Time deposits less brokered deposits < \$250K	84,000	11,998	95,000	7,120	8,040	600.12	576.17	
MMDA and other savings accounts	171,449,000	107,890,761	164,581,000	89,370,911	52,558,046	58.91	399.72	
Other non-interest-bearing deposits	0	0	0	0	0	0	0	
Core deposits	180,299,000	113,660,361	172,876,000	94,046,937	55,763,844	58.63	369.24	
Time deposits of \$250K or more	261,000	27,752	282,000	45,934	25,820	840.47	895.61	
Foreign deposits	17,612,000	10,513,246	16,053,000	8,425,853	6,348,604	67.52	566.24	
Federal funds purchased and repos	63,000	0	61,000	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	36,000	38,726	60,000	21,459	18,596	-7.04	357.08	
Other borrowings w/remaining maturity over 1 year	0	0	0	0	217,977			
Brokered deposits < \$250K	0	0	0	0	0	0	0	
Noncore funding	17,972,000	10,579,724	16,456,000	8,493,246	6,610,997	69.87	571.20	
Trading liabilities	270,000	268,860	236,000	216,912	135,830	0.42	52.38	
Subordinated notes and debentures + trust preferred securities	2,571,000	1,338,183	2,570,000	843,628	347,987	92.13	223.21	
Other liabilities	2,887,000	6,408,334	2,736,000	4,012,232	1,904,277	-54.95	552.80	
Total liabilities	203,999,000	132,255,462	194,874,000	107,612,955	64,762,935	54.25	379.81	
Equity Capital								
Perpetual preferred stock (including surplus)	3,646,000	1,079,333	3,646,000	340,138	340,138	237.80		
Common stock	0	54	0	52	52	-100.00	-100.00	
Common surplus	5,180,000	2,590,576	5,157,000	1,585,244	1,470,071	99.96	308.35	
Retained earnings	7,914,000	6,203,969	7,442,000	5,671,749	4,575,601	27.56	219.39	
Accumulated other comprehensive income	-760,000	20,960	-9,000	622,517	84,445			
Other equity capital components	0	0	0	0	0	0	0	
Total holding company equity capital	15,980,000	9,894,892	16,236,000	8,219,700	6,470,307	61.50	324.51	
Noncontrolling (minority) interest in subsidiaries	380,000	225,887	373,000	213,791	150,773	68.23	173.14	
Total equity capital, including minority interest	16,360,000	10,120,779	16,609,000	8,433,491	6,621,080	61.65	319.12	
Total liabilities and capital	220,359,000	142,376,241	211,483,000	116,046,446	71,384,015	54.77	374.71	
Memoranda								
Non-interest-bearing deposits	128,035,000	84,491,250	125,859,000	67,056,156	41,222,031	51.54	281.04	
Interest-bearing deposits	70,137,000	39,710,109	63,352,000	35,462,568	20,916,237	76.62	836.19	
Total deposits	198,172,000	124,201,359	189,211,000	102,518,724	62,138,268	59.56	382.25	
Long-term debt that reprices within 1 year	0	0	0	0	0	0	0	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	16,236,000	8,219,700	8,220,000	6,470,307	5,116,209			
Accounting restatements	0	0	0	-35,049	-583			
Net income	515,000	536,814	1,833,000	1,208,368	1,136,856			
Net sale of new perpetual preferred stock	0	739,194	3,306,000	0	340,138			
Net sale of new common stock	23,000	1,005,334	2,511,000	55,153	-266,835			
Sale of treasury stock	0	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	0	
Changes incident to business combinations	0	0	1,060,000	0	5,958			
Less: Dividends declared	43,000	4,593	63,000	17,150	0			
Change in other comprehensive income	-751,000	-601,557	-631,000	538,071	138,564			
Changes in debit to ESOP liability	0	0	0	0	0	0	0	
Other adjustments to equity capital	0	0	0	0	0	0	0	
Holding company equity capital, ending balance	15,980,000	9,894,892	16,236,000	8,219,700	6,470,307			

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	5.24	37.11	5	3.55	36.10	5	5.31	36.25	5	4.26	36.22	6	5.98	37.78	11
Commercial and industrial loans	7.57	10.78	34	10.76	13.88	35	7.60	10.76	35	12.68	13.52	46	16.01	12.02	72
Loans to individuals	0.22	3.61	19	0.23	3.42	17	0.24	3.36	19	0.31	3.40	20	0.25	4.20	16
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0.05	0.04	80
Agricultural loans.....	0	0.17	12	0	0.19	22	0	0.18	12	0	0.19	23	0	0.24	30
Other loans and leases.....	18.14	4.19	97	18.95	4.29	97	18.19	4.47	96	21.69	4.63	97	24.39	5.01	98
Net loans and leases.....	30.97	59.31	7	33.21	60.99	8	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15
Debt securities over 1 year.....	56.50	19.47	98	47.08	16.70	99	59.10	19.46	99	40.86	15.55	99	35.93	14.60	97
Mutual funds and equity securities	0.06	0.06	65	0.11	0.06	75	0.22	0.06	89	0.24	0.05	91	0.08	0.06	70
Subtotal	87.53	80.04	80	80.40	78.43	49	90.46	79.22	92	79.65	78.16	41	82.04	79.65	35
Interest-bearing bank balances	8.24	7.18	62	13.84	9.08	81	5.31	8.50	35	14.33	7.51	87	7.95	3.06	88
Federal funds sold and reverse repos	0.19	0.55	71	0.20	0.50	76	0.29	0.54	75	0.20	0.82	74	0.41	1.57	74
Debt securities 1 year or less	0.09	1.65	7	0.09	1.59	8	0.21	1.56	15	0.08	1.68	7	3.10	1.91	79
Trading assets	0.11	0.52	61	0.19	0.56	53	0.07	0.49	48	0.25	1.01	45	0.28	1.19	55
Total earning assets.....	96.16	91.28	97	94.73	91.48	88	96.33	91.77	95	94.51	91.05	89	93.78	89.53	90
Non-interest cash and due from depository institutions.....	0.76	0.96	32	0.69	1	27	1.03	0.82	70	0.63	1.07	15	0.96	1.14	37
Other real estate owned.....	0	0.01	27	0	0.02	14	0	0.01	22	0	0.02	16	0	0.03	4
All other assets.....	3.08	7.70	2	4.58	7.44	14	2.64	7.35	1	4.87	7.82	15	5.27	9.27	10
Memoranda															
Short-term investments	8.52	10.28	48	14.13	11.92	66	5.80	11.47	27	14.61	11.17	72	11.46	7.63	76
U.S. Treasury securities.....	7.55	1.80	88	3.12	0.98	82	7.49	1.47	90	3.85	0.84	86	9.66	1.03	97
US agency securities (excluding mortgage-backed securities)	0.31	0.79	49	0.44	0.73	55	0.38	0.82	51	0.55	0.63	61	0.87	0.54	70
Municipal securities	3.40	1.72	76	3.20	1.77	77	3.38	1.73	76	3.13	1.69	75	2.50	1.34	76
Mortgage-backed securities	44.98	14.04	99	40.35	12.38	99	47.68	14.14	99	33.38	11.75	99	25.99	11.44	96
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.35	0.55	54	0.05	0.46	42	0.37	0.53	53	0.02	0.42	34	0.01	0.39	33
Loans held-for-sale.....	0	0.40	7	0	0.46	6	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	31.16	59.15	8	33.49	61.15	7	31.34	58.06	7	38.93	61.72	10	46.46	63.50	15
Real estate loans secured by 1–4 family	3.63	11.67	15	2.84	11.69	11	3.62	11.46	16	3.38	11.91	15	4.47	13.29	17
Revolving	0.06	1.40	13	0.03	1.51	11	0.07	1.42	14	0.04	1.66	13	0.08	2.07	16
Closed-end, secured by first liens	3.56	9.94	19	2.81	9.76	14	3.54	9.67	19	3.34	9.81	20	4.39	10.69	24
Closed-end, secured by junior liens	0.01	0.17	14	0	0.21	2	0.01	0.17	14	0	0.22	3	0	0.28	3
Commercial real estate loans	1.28	23.42	7	0.19	22.27	3	1.35	22.69	7	0.24	22.22	4	0.50	22.23	6
Construction and land development	0.16	3.49	6	0.05	3.32	5	0.15	3.34	6	0.07	3.40	6	0.21	3.44	11
Multifamily.....	0.31	3.52	9	0	3.21	2	0.33	3.57	8	0	3.12	4	0.01	3.01	5
Nonfarm nonresidential	0.81	15.11	7	0.14	14.77	3	0.87	14.57	6	0.17	14.72	4	0.28	14.69	6
Real estate loans secured by farmland.....	0.33	0.33	67	0.52	0.33	74	0.34	0.30	67	0.64	0.33	76	1.02	0.36	81

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	16.80	61.87	5	10.61	57.91	3	16.94	61.05	5	10.93	57.15	4	12.87	57.46	7
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	11.66	20.07	23	8.48	19.43	20	11.55	19.86	25	8.67	19.43	20	9.61	20.75	19
Real estate loans secured by 1–4 family.....	0.21	2.35	16	0.09	2.45	13	0.24	2.43	17	0.09	2.64	14	0.17	3.15	15
Revolving	11.45	17.49	27	8.39	16.76	23	11.32	17.24	28	8.58	16.59	24	9.45	17.39	23
Closed-end.....	4.10	38.39	5	0.58	35.36	3	4.31	37.86	5	0.63	34.63	4	1.07	33.52	6
Commercial real estate loans	0.51	5.82	8	0.16	5.29	5	0.48	5.65	7	0.19	5.26	7	0.46	5.09	11
Construction and land development.....	0.05	1.29	18	0	1.05	4	0.05	1.18	18	0	0.93	5	0	0.94	7
1–4 family.....	0.46	4.49	7	0.16	4.21	5	0.43	4.40	7	0.19	4.19	7	0.46	4.02	11
Other.....	0.98	5.66	12	0.01	5.08	2	1.07	5.78	12	0.01	4.96	4	0.02	4.69	5
Multifamily.....	2.61	25	4	0.41	23.47	3	2.76	24.56	4	0.43	22.93	4	0.59	22.15	6
Nonfarm nonresidential	0.52	8.44	10	0.31	7.93	8	0.56	8.29	9	0.33	7.68	10	0.38	7.72	13
Owner-occupied.....	2.09	16.32	5	0.10	15.25	3	2.20	15.94	5	0.10	14.95	4	0.22	14.34	5
Other.....	1.04	0.59	78	1.55	0.56	82	1.08	0.54	78	1.64	0.54	82	2.19	0.55	85
Real estate loans secured by farmland.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0.11	0.11	82
Loans to depository institutions and acceptances of other banks.....	24.30	18.81	71	32.13	23.16	79	24.25	18.86	70	32.56	22.17	84	34.46	19.53	86
Commercial and industrial loans	0.69	6.52	25	0.68	6.02	23	0.76	6.24	27	0.78	6.13	25	0.55	7.13	15
Loans to individuals	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	47	0	0.81	45
Credit card loans	0	0.31	12	0	0.33	22	0	0.34	12	0	0.32	24	0	0.37	29
Other loans and leases.....	58.21	8.03	97	56.58	8.05	96	58.05	8.75	96	55.72	9.09	96	52.50	9.85	95
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	67.95	395.39	5	49.11	382.51	3	67.83	391.81	5	61.23	381.27	8	65.04	391.26	10
Real estate loans secured by 1–4 family.....	47.14	125.02	18	39.26	124.29	15	46.27	126.06	20	48.55	125.03	20	48.59	138.18	16
Revolving	0.83	14.84	13	0.44	16.14	12	0.94	15.44	14	0.53	17.42	13	0.84	21.26	16
Closed-end.....	46.30	108.83	20	38.82	106.79	19	45.33	108.85	23	48.02	106.14	24	47.75	115.20	21
Commercial real estate loans	16.59	249.33	5	2.67	237.40	3	17.26	245.88	5	3.50	234.65	3	5.40	229.44	5
Construction and land development.....	2.07	36.95	5	0.76	35.26	4	1.93	35.95	6	1.04	35.62	6	2.31	34.95	10
1–4 family.....	0.19	8.02	15	0	6.84	3	0.21	7.42	14	0	6.34	5	0	6.61	6
Other.....	1.87	28.49	6	0.76	28.01	5	1.72	28.11	6	1.04	28.16	7	2.31	27.32	10
Multifamily.....	3.97	37.99	8	0.04	34.02	2	4.27	38.66	7	0.05	32.74	3	0.09	31.04	4
Nonfarm nonresidential	10.55	160.85	5	1.88	157.71	3	11.06	158.05	6	2.41	155.06	3	3.01	152.10	5
Owner-occupied.....	2.10	53.96	8	1.44	52.99	7	2.26	52.99	7	1.84	52.37	10	1.91	53.07	12
Other.....	8.46	105.37	5	0.44	102.29	3	8.80	102.54	5	0.57	100.54	3	1.10	97.41	5
Real estate loans secured by farmland.....	4.22	3.46	70	7.18	3.50	77	4.31	3.22	68	9.18	3.44	80	11.04	3.60	83
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0.55	0.44	81
Commercial and industrial loans	98.25	113.45	47	148.66	145.22	54	97.11	114.45	47	182.37	139.91	71	174.15	122.02	75
Loans to individuals	2.81	36.67	20	3.13	35.91	22	3.04	34.55	22	4.39	37.47	25	2.76	43.51	16
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	47	0.01	4.34	45
Agricultural loans.....	0	1.66	12	0	1.94	22	0	1.86	12	0.01	1.88	24	0.02	2.18	29
Other loans and leases.....	235.36	47.86	98	261.81	47.52	96	232.50	51.06	96	312.03	49.54	96	265.34	52.44	97
Supplemental															
Non-owner occupied CRE loans / Gross loans	3.58	30.57	4	0.27	27.81	3	3.74	30.07	4	0.30	27.32	4	0.69	26.45	5
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	14.49	198.65	4	1.24	185.94	2	15	195.33	4	1.66	183.76	3	3.50	178.57	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	16.59	256.17	4	2.67	243.39	3	17.26	252.85	4	3.50	240.85	3	5.40	236.10	4

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.52	10.28	48	14.13	11.92	66	5.80	11.47	27	14.61	11.17	72	11.46	7.63	76
Liquid assets	62.15	28.10	96	58.84	27.16	94	62.25	29.03	96	53.19	26.22	89	46.10	22.44	88
Investment securities	56.65	21.67	98	47.28	18.78	99	59.53	21.63	99	41.18	17.85	99	39.11	16.99	97
Net loans and leases	30.97	59.31	7	33.21	60.99	8	31.14	58.67	6	38.55	61.58	10	46.03	63.77	15
Net loans, leases and standby letters of credit	32.69	60.12	6	35.34	61.79	7	32.84	59.49	6	41.12	62.48	10	49.89	64.84	15
Core deposits	81.82	76.85	62	79.83	73.69	69	81.74	75.71	70	81.04	70.67	85	78.12	63.09	88
Noncore funding	8.16	9.46	57	7.43	11.95	41	7.78	10.30	48	7.32	14.13	30	9.26	19.36	25
Time deposits of \$250K or more	0.12	1.46	5	0.02	1.96	2	0.13	1.58	4	0.04	2.11	4	0.04	2.94	6
Foreign deposits	7.99	0.32	95	7.38	0.34	95	7.59	0.34	95	7.26	0.36	95	8.89	0.43	95
Federal funds purchased and repos	0.03	1.11	28	0	1.22	11	0.03	1.23	27	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.16	0.44	14	-0.20	0.60	13	-0.26	0.54	13	-0.20	0.54	14	-0.41	0.48	15
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.02	1.03	31	0.03	1.11	32	0.03	1	31	0.02	1.24	23	0.03	3.01	9
Earning assets that reprice within 1 year	32.04	36.68	40	40.35	38.67	52	29.62	37.37	30	44.79	39.38	62	45.79	39.29	72
Interest-bearing liabilities that reprice within 1 year	5.34	6.16	57	5.05	7.73	41	4.73	6.39	50	5.01	8.20	37	6.48	10.19	24
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	26.70	29.01	45	35.31	29.49	62	24.88	29.65	38	39.78	29.11	74	39.31	26.63	84
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.41	-1.97	57	-8.33	-0.51	26	2.19	-2.33	64	-9.15	3.20	13	-2.68	14.45	8
Net short-term noncore funding dependence	-8.42	-6.65	37	-16.94	-6.88	17	-5.50	-7.71	53	-17.58	-4.76	15	-13.63	3.38	11
Short-term investment / Short-term noncore funding	741.68	265.83	90	2,784.91	246.74	97	702.87	273.46	90	2,412.07	184.19	98	4,179.87	77.77	99
Liquid assets - short-term noncore funding / Nonliquid assets	161.14	35.38	97	141.74	30.67	97	162.71	36.68	97	112.33	28.18	93	85.04	16.97	93
Net loans and leases / Total deposits	34.44	73.06	3	38.07	76.22	2	34.80	72.79	3	43.63	79.43	3	52.88	90.31	4
Net loans and leases / Core deposits	37.85	78.05	3	41.60	83.77	2	38.09	78.25	3	47.57	88.34	2	58.93	103.93	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-42.39	-3.53	0	0.21	0.62	42	-6.02	0.12	1	8.12	1.57	97	4.35	0.72	97
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.79	-8.82	54	-1.73	1.31	6	-0.92	-0.25	30	8.68	4.31	86	1.93	1.36	69
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	79.07	20.27	97	61.16	12.84	94	78.01	14.28	97	34.72	11.38	85	49.59	12.67	92
Available-for-sale securities	20.82	77.97	2	38.61	85.49	5	21.62	83.77	2	64.69	87.23	13	50.20	85.40	7
U.S. Treasury securities	13.33	8.39	77	6.59	5.10	73	12.59	6.70	77	9.35	4.72	81	24.69	6.15	88
US agency securities (excluding mortgage-backed securities)	0.55	3.73	38	0.94	4.35	41	0.64	4.12	38	1.34	4.01	46	2.21	3.49	54
Municipal securities	5.99	7.89	57	6.77	9.71	53	5.69	8.22	54	7.61	9.83	55	6.40	7.75	56
Mortgage-backed securities	79.40	65.55	68	85.35	66.67	76	80.10	66.54	67	81.06	66.64	69	66.45	67.43	47
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.62	3.16	41	0.11	3.05	32	0.61	3.08	41	0.05	3.01	28	0.03	2.94	27
Mutual funds and equity securities	0.11	0.30	48	0.24	0.36	62	0.37	0.29	72	0.59	0.35	74	0.21	0.40	55
Debt securities 1 year or less	0.16	8.63	2	0.18	9.29	2	0.35	7.78	4	0.19	10.55	3	7.92	11.86	51
Debt securities 1 to 5 years	13.87	18.50	48	6.14	16.09	32	12.53	18.25	45	8.06	17.03	38	30.78	17.94	76
Debt securities over 5 years	85.86	70.45	77	93.44	72.48	87	86.76	71.11	76	91.16	69.86	81	61.09	66.02	37
Pledged securities	4.02	29.79	10	6.66	33.48	11	3.66	32.26	12	9.68	35.67	19	11.44	30.57	23
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-6.70	-1.29	46	110.69	156.41	47	-27.65	27.98	12	107.30	183.32	45	44.49	26.69	70
Investment securities	85.46	28.40	90	156.44	31.91	94	163.45	31.36	96	71.17	23.62	89	19.81	11.75	75
Core deposits	58.63	14.47	95	101.77	29.18	97	83.82	16.94	98	68.65	26.88	93	24.83	11.23	85
Noncore funding	69.87	-10.65	95	21.08	-25.09	91	93.75	-14.79	97	28.47	-12.18	91	22.79	6.59	79

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			40,012,000	28,975,133	21,874,057
Commit: Secured commercial real estate loans	605,000	158,633	584,000	127,915	73,004
Commit: Unsecured real estate loans	0	0	0	66	0
Credit card lines (reported semiannually, June/Dec)	0	0	1,888,000	1,554,934	1,271,266
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,797,000	3,037,560	3,590,000	2,986,772	2,757,095
Commercial and similar letters of credit	103,000	11,403	77,000	4,172	6,284
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	186,000	124,814	197,000	156,684	70,762
Credit derivatives - notional amount (holding company as beneficiary)	30,000	0	30,000	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	216,000	124,814	227,000	156,684	70,762
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	10,074,000	11,254,470	14,962,000	1,094,291	6,294,684
Futures and forward foreign exchange	5,864,000	18,368,499	5,640,000	16,517,700	9,303,393
Written options contracts (foreign exchange)	548,000	65,990	683,000	104,019	159,694
Purchased options contracts (foreign exchange)	547,000	65,990	683,000	104,019	159,694
Foreign exchange rate swaps	11,684,000	0	10,984,000	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	384,000	299,101	322,000	253,153	225,893
Commodity and other swaps	46,000	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							18.92	22.78	45	24.97	22.01	68	30.64	23.52	76
Standby letters of credit	1.72	0.64	89	2.13	0.67	91	1.70	0.65	89	2.57	0.71	92	3.86	0.84	92
Commercial and similar letters of credit	0.05	0.02	82	0.01	0.02	58	0.04	0.02	80	0	0.02	51	0.01	0.02	59
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.08	0.26	57	0.09	0.28	58	0.09	0.24	61	0.14	0.35	62	0.10	0.42	62
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	60	0	0.18	29	0.01	0.18	61	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0.10	0.19	73	0.09	0.17	73	0.11	0.18	74	0.14	0.25	73	0.10	0.30	73
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	13.23	45.51	45	21.11	42.67	55	15.73	46.30	48	15.57	48.62	40	22.61	68.47	54
Interest rate contracts	4.57	33.09	21	7.90	30.32	26	7.07	32.46	28	0.94	34.36	5	8.82	47.31	26
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.59	11	0	2	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	4.57	19.54	28	7.90	20.33	35	7.07	20.49	35	0.94	20.83	10	8.82	28.86	30
Foreign exchange contracts	8.46	6.48	87	12.99	6.19	89	8.51	6.30	87	14.41	6.01	89	13.48	10.12	88
Futures and forward foreign exchange contracts	2.66	3.96	84	12.90	3.83	91	2.67	3.78	83	14.23	3.47	90	13.03	5.23	90
Written options contracts (foreign exchange)	0.25	0.05	91	0.05	0.03	85	0.32	0.04	92	0.09	0.03	83	0.22	0.05	88
Purchased options contracts (foreign exchange)	0.25	0.05	91	0.05	0.04	85	0.32	0.04	92	0.09	0.04	83	0.22	0.08	88
Foreign exchange rate swaps	5.30	0.74	92	0	0.71	39	5.19	0.76	91	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.20	1.07	76	0.21	0.80	75	0.15	0.92	77	0.22	1.86	72	0.32	3.32	73
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0.17	0.26	85	0.21	0.18	85	0.15	0.21	84	0.22	0.37	83	0.32	0.94	81
Commodity and other swaps	0.02	0.32	77	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							73.43	44.98	81	77.78	42.82	82	73.14	45.53	80

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	29,147,000	30,054,050	33,274,000	18,073,182	16,143,358
Interest rate contracts	10,074,000	11,254,470	14,962,000	1,094,291	6,294,684
Foreign exchange contracts.....	18,643,000	18,500,479	17,990,000	16,725,738	9,622,781
Equity, commodity, and other contracts	430,000	299,101	322,000	253,153	225,893
Derivatives Position					
Futures and forwards	5,864,000	18,368,499	5,640,000	16,517,700	9,303,393
Written options	548,000	65,990	683,000	104,019	159,694
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	548,000	65,990	683,000	104,019	159,694
Purchased options	931,000	365,091	1,005,000	357,172	385,587
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	931,000	365,091	1,005,000	357,172	385,587
Swaps	21,804,000	11,254,470	25,946,000	1,094,291	6,294,684
Held for trading.....	21,849,000	18,991,154	21,505,000	17,164,889	15,615,576
Interest rate contracts	4,174,000	1,254,470	4,262,000	1,094,291	6,294,684
Foreign exchange contracts.....	17,675,000	17,736,684	17,243,000	16,070,598	9,320,892
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	7,298,000	11,062,896	11,769,000	908,293	527,782
Interest rate contracts	5,900,000	10,000,000	10,700,000	0	0
Foreign exchange contracts.....	968,000	763,795	747,000	655,140	301,889
Equity, commodity, and other contracts	430,000	299,101	322,000	253,153	225,893
Derivative contracts (excluding futures and FX 14 days or less)	28,431,000	32,884,377	32,496,000	20,014,953	16,711,968
One year or less	15,552,000	19,752,439	14,998,000	17,130,995	9,578,193
Over 1 year to 5 years	9,493,000	10,768,883	14,125,000	1,955,159	5,985,715
Over 5 years	3,386,000	2,363,055	3,373,000	928,799	1,148,060
Gross negative fair value (absolute value)	281,000	271,062	237,000	236,778	137,760
Gross positive fair value.....	874,000	549,640	676,000	488,269	332,814
Held for trading.....	286,000	267,703	253,000	284,526	167,341
Non-traded.....	588,000	281,937	423,000	203,743	165,473
Current credit exposure on risk-based capital derivative contracts	465,000	305,306	315,000	284,831	167,341
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	34.56	93.91	4	37.45	94.52	3	44.97	94.17	4	6.05	94.10	2	38.99	93.44	4
Foreign exchange contracts	63.96	3.18	96	61.56	3.16	96	54.07	3.47	96	92.54	3.49	97	59.61	3.20	95
Equity, commodity, and other contracts	1.48	1.19	78	1	1.04	78	0.97	1.14	78	1.40	1.17	77	1.40	1.64	74
Futures and forwards	20.12	10.22	76	61.12	12.82	94	16.95	11.16	71	91.39	14.05	96	57.63	13.49	91
Written options	1.88	6.03	42	0.22	8.11	19	2.05	6.28	39	0.58	8.18	18	0.99	5.91	25
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.88	5.74	44	0.22	7.80	19	2.05	5.96	42	0.58	7.73	19	0.99	5.10	26
Purchased options	3.19	3.59	61	1.21	3.58	54	3.02	3.27	63	1.98	3.42	59	2.39	4.42	59
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	3.19	3.11	64	1.21	3.15	57	3.02	2.87	66	1.98	2.86	63	2.39	3.35	62
Swaps	74.81	74.58	38	37.45	69.64	18	77.98	74.26	41	6.05	68.76	10	38.99	69.75	17
Held for trading	74.96	38.74	65	63.19	42.14	53	64.63	40.42	56	94.97	43.53	82	96.73	44.16	83
Interest rate contracts	14.32	32.48	50	4.17	36.29	43	12.81	34.15	47	6.05	36.62	41	38.99	37.24	48
Foreign exchange contracts	60.64	1.60	96	59.02	1.47	96	51.82	1.68	96	88.92	1.60	97	57.74	1.60	96
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	25.04	61.26	34	36.81	57.86	46	35.37	59.58	43	5.03	56.47	17	3.27	55.84	16
Interest rate contracts	20.24	57.41	33	33.27	54.11	47	32.16	56.71	45	0	53.82	3	0	52.22	2
Foreign exchange contracts	3.32	0.37	91	2.54	0.45	89	2.24	0.40	89	3.62	0.46	91	1.87	0.34	90
Equity, commodity, and other contracts	1.48	0.11	92	1	0.12	90	0.97	0.09	90	1.40	0.10	92	1.40	0.13	91
Derivative contracts (excluding futures and forex 14 days or less)	97.54	92.63	45	109.42	90.92	93	97.66	92.53	50	110.74	91.48	90	103.52	93.86	87
One year or less	53.36	27.97	76	65.72	26.80	87	45.07	27.56	75	94.79	32.05	90	59.33	32.17	74
Over 1 year to 5 years	32.57	26.35	61	35.83	28.69	62	42.45	27.01	70	10.82	27.06	24	37.08	30.45	60
Over 5 years	11.62	29.53	31	7.86	30.03	22	10.14	29.89	28	5.14	29.56	17	7.11	28.09	21
Gross negative fair value (absolute value)	0.96	1.21	36	0.90	1.21	43	0.71	0.98	40	1.31	1.55	53	0.85	0.83	53
Gross positive fair value	3	1.52	87	1.83	1.70	53	2.03	1.34	78	2.70	2.23	64	2.06	1.19	84
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	44	0.03	0.05	57	0.01	0.04	47	0.03	0.07	50	0.02	0.06	62
Gross positive fair value (X)	0.05	0.06	70	0.06	0.07	60	0.04	0.05	65	0.06	0.09	54	0.05	0.07	69
Held for trading (X)	0.02	0.04	69	0.03	0.05	56	0.02	0.04	57	0.04	0.07	50	0.03	0.06	61
Non-traded (X)	0.04	0.01	86	0.03	0.01	76	0.03	0.01	85	0.03	0.02	77	0.03	0.01	84
Current credit exposure (X)	0.03	0.04	64	0.03	0.05	51	0.02	0.04	51	0.04	0.06	46	0.03	0.05	50
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.44	0.47	70	0.43	0.61	53	0.31	0.46	54	0.44	0.85	45	0.36	0.73	54

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	423,000	447,765	448,000	304,924	280,903
Gross losses	18,000	95,005	137,000	102,905	92,602
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	9,000	4,853	24,000	29,018	21,037
Net losses	9,000	90,152	113,000	73,887	71,565
Provision for loan and lease losses	7,000	34,026	67,000	189,226	94,183
Adjustments	0	112	21,000	27,502	1,403
Ending balance	421,000	391,751	423,000	447,765	304,924
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.01	0.04	50	0.11	-0.11	85	0.04	-0.09	83	0.22	0.51	16	0.15	0.15
Provision for loan and lease losses / Average loans and leases	0.04	0.06	54	0.29	-0.20	91	0.12	-0.16	88	0.51	0.82	27	0.31	0.24
Provision for loan and lease losses / Net loan and lease losses	77.78	49.50	56	37.74	-168.35	68	59.29	-105.48	73	256.10	487.86	34	131.60	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.61	1.20	10	0.82	1.49	12	0.64	1.23	11	0.99	1.58	14	0.92	0.83
Allowance for loan and lease losses / Total loans and leases	0.61	1.17	11	0.82	1.47	13	0.64	1.20	12	0.99	1.55	16	0.92	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	11.69	38.27	49	1.09	18.09	0	3.74	21.39	5	6.06	11.58	43	4.26	8.03
Allowance for loan and lease losses / Nonaccrual assets	592.96	355.27	82	434.09	291.29	80	503.57	364.13	77	429.54	299.17	78	297	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	576.71	284.19	84	413.51	246.27	83	503.57	287.08	81	429.54	244.34	85	295.95	151.73
Gross loan and lease losses / Average loans and leases	0.11	0.17	48	0.82	0.24	93	0.25	0.19	71	0.28	0.34	52	0.31	0.28
Recoveries / Average loans and leases	0.05	0.07	48	0.04	0.08	35	0.04	0.08	34	0.08	0.07	66	0.07	0.08
Net losses / Average loans and leases	0.05	0.09	52	0.78	0.16	94	0.21	0.11	78	0.20	0.27	48	0.24	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	6.57	10.98	31	4.72	7.39	34	23.32	34.67	34	31.34	33.98	54	30.97	36.22
Earnings coverage of net loan and lease losses (X)	80.22	38.54	78	8.69	25.70	34	24.70	39.72	57	26.14	22.91	68	23.82	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0	-0.01	67	0	0.03	40	0	0.02	41	0.01	0.04	37	0.02	0.01
Real estate loans secured by 1–4 family	0	-0.02	71	0	-0.01	58	0	-0.02	70	0.01	0.01	64	0.03	0.01
Revolving	0	-0.08	73	0	-0.03	61	0	-0.07	69	0.99	0.01	96	1.72	0.02
Closed-end	0	-0.02	70	0	-0.01	63	0	-0.01	67	0	0	57	0	0
Commercial real estate loans	0	0	63	0	0.05	43	0	0.04	31	0	0.07	17	0	0.01
Construction and land development	0	-0.02	72	0	0	57	0	0	64	0	0	59	0	-0.01
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0.55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0.56
Nonfarm nonresidential	0	0.01	60	0	0.07	38	0	0.05	29	0	0.11	14	0	0.02
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01
Other	0	0	54	0	0.06	41	0	0.04	35	0	0.08	24	0	0.01
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01
Commercial and industrial loans	0.24	0.11	76	0.27	0.20	66	0.19	0.17	62	0.50	0.47	61	0.61	0.37
Loans to individuals	0.70				1.06		0.40	0.71	37	0.27	1.13	17		1.17
Credit card loans	1.88				2.41			1.84		-15	2.92	2	3.58	3.11
Agricultural loans	0			0	0.02	50		0.02		0	0.19	35	0	0.08
Loans to foreign governments and institutions	0				0			0			0		0	
Other loans and leases	0	0.16	32	1.19	0.09	95	0.21	0.10	78	0	0.15	10	0.01	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		81,000		36,515		72,000		51,882		77,771					
90+ days past due loans and leases		2,000		4,492		0		0		365					
Nonaccrual loans and leases		71,000		90,247		84,000		104,244		102,668					
Total past due and nonaccrual loans and leases		154,000		131,254		156,000		156,126		180,804					
Restructured 30–89 days past due		0		0		0		0		3,870					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		56,000		71,153		56,000		56,529		76,991					
Total restructured loans and leases		56,000		71,153		56,000		56,529		80,861					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		36,000		1,634		41,000		2,886		28,120					
Other real estate owned		1,000		1,179		1,000		1,179		0					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.12	0.32	23	0.08	0.33	11	0.11	0.32	20	0.11	0.39	13	0.23	0.43	27
90+ days past due loans and leases	0	0.10	32	0.01	0.11	33	0	0.10	10	0	0.12	9	0	0.15	18
Nonaccrual loans and leases	0.10	0.44	7	0.19	0.65	9	0.13	0.46	12	0.23	0.66	10	0.31	0.51	30
90+ days past due and nonaccrual loans and leases	0.11	0.59	4	0.20	0.82	5	0.13	0.62	7	0.23	0.85	7	0.31	0.71	17
30–89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0.01	0.01	64
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.08	0.10	57	0.15	0.13	63	0.08	0.10	51	0.13	0.13	57	0.23	0.14	74
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.12	0.32	23	0.08	0.33	11	0.11	0.32	19	0.11	0.40	13	0.23	0.43	27
90+ days past due assets	0	0.10	30	0.01	0.11	32	0	0.10	9	0	0.12	8	0	0.15	15
Nonaccrual assets	0.10	0.45	7	0.19	0.66	9	0.13	0.47	12	0.23	0.67	10	0.31	0.53	30
30+ days past due and nonaccrual assets	0.22	0.94	4	0.28	1.18	3	0.24	0.97	7	0.35	1.29	4	0.55	1.19	13
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.03	0.35	3	0.07	0.50	2	0.04	0.36	3	0.09	0.52	6	0.14	0.44	14
90+ days past due and nonaccrual assets + other real estate owned	0.03	0.36	3	0.07	0.53	2	0.04	0.37	3	0.09	0.55	5	0.14	0.48	12
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.05	0.41	2	0.07	0.58	2	0.06	0.41	3	0.09	0.60	4	0.19	0.53	15
Allowance for loan and lease losses	25.65	62.77	16	23.75	69.27	8	29.79	62.64	22	24.19	66.66	10	44.16	115.41	11
Equity capital + allowance for loan and lease losses	0.66	3.67	5	0.90	5.03	3	0.76	3.60	6	1.25	4.97	8	1.99	4.28	21
Tier 1 capital + allowance for loan and lease losses	0.63	4.23	2	0.90	5.96	2	0.76	4.30	3	1.33	6.05	5	2.05	5.65	17
Loans and leases + other real estate owned	0.16	0.69	5	0.20	0.97	4	0.19	0.71	9	0.24	0.97	6	0.41	0.85	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.20	0.26	47	0.04	0.31	8	0.25	0.26	54	0.17	0.39	26	0.15	0.38	20
	90+ days past due		0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0.01	0.16	37
	Nonaccrual.....		0.15	0.51	20	0.13	0.76	8	0.14	0.52	17	0.14	0.76	10	0.13	0.46	13
Commercial and industrial	30–89 days past due		0.29	0.26	66	0.22	0.22	64	0.27	0.24	64	0.11	0.23	38	0.55	0.31	79
	90+ days past due		0.01	0.03	58	0	0.02	48	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.27	0.53	34	0.53	0.69	48	0.36	0.57	40	0.66	0.75	50	0.85	0.83	59
Individuals	30–89 days past due		0.42	0.67	38	0	0.53	5	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due		0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.42	0.16	86	0	0.22	10	0.20	0.17	65	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due			0			0.01			0.01			0		0		0
	90+ days past due			0			0			0			0		0		49
	Nonaccrual.....			0.01			0			0			0		0		48
Agricultural	30–89 days past due			0.16		0	0.17	31		0.07		0	0.17	28	0	0.24	26
	90+ days past due			0		0	0	44		0		0	0	44	0	0	42
	Nonaccrual.....			0.71		0	0.44	25		0.70		0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0.03			0.50			0				0.07
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.23			0.04			0.15			0.09				0.03
Other loans and leases	30–89 days past due		0.02	0.13	43	0	0.13	32	0	0.12	36	0.11	0.18	58	0.05	0.20	44
	90+ days past due		0	0.01	34	0.02	0.01	81	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.02	0.08	56	0.01	0.15	45	0.02	0.09	55	0	0.15	38	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.22	0.44	34	0.05	0.47	6	0.35	0.46	48	0.21	0.65	18	0.20	0.67	11
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0.01	0.31	38
	Nonaccrual	0.15	0.68	12	0.14	0.88	9	0.14	0.71	11	0.16	0.89	12	0.17	0.73	13
Revolving	30–89 days past due	0	0.27	6	0	0.31	12	1.92	0.28	96	4.95	0.48	97	0	0.45	5
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.71	1.02	59	1.57	1.31	75	0.64	1.18	56	1.68	1.13	77	4.59	1	93
Closed-end	30–89 days past due	0.23	0.46	35	0.05	0.48	6	0.32	0.49	44	0.16	0.65	9	0.20	0.70	12
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0.01	0.35	42
Junior lien	Nonaccrual	0.14	0.66	10	0.12	0.85	8	0.13	0.67	11	0.14	0.87	12	0.09	0.70	9
	30–89 days past due	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	9	0	0.05	6	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0.18	0.16	63	0	0.22	3	0.04	0.15	29	0	0.26	4	0	0.18	4
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.18	0.37	36	0.36	0.62	38	0.18	0.38	34	0.35	0.62	39	0	0.23	5
Construction and development	30–89 days past due	0	0.19	17	0	0.22	15	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
1–4 family	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	0	0.20	12
	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
Other	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
	30–89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0.74	0.06	96	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.20	5	0.05	0.13	44	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
Owner Occupied	Nonaccrual	0.28	0.45	41	0.52	0.78	47	0.27	0.45	46	0.51	0.80	45	0	0.28	5
	30–89 days past due	0	0.04	10	0	0.06	10	0.05	0.04	69	0	0.07	8	0	0.07	8
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
Other	Nonaccrual	0.28	0.17	74	0.52	0.32	80	0.27	0.17	75	0.51	0.27	81	0	0.16	7
	30–89 days past due	0	0.08	12	0	0.12	8	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.24	7	0	0.40	5	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0.03	0.23	52
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		0.87			0.75			0.81		0	0.95	7	0	1.19	6
	90+ days past due		0.45			0.56			0.45		0	0.63	13	0	0.78	12
	Nonaccrual		0.12			0.10			0.10		0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019									
Common Equity Tier 1 Capital														
Common stock plus related surplus	5,180,000	2,590,629	5,157,000	1,585,296	1,470,123									
Retained earnings	7,974,000	6,258,155	7,522,000	5,743,769	4,575,601									
Accumulated other comprehensive income (AOCI)	-760,000	20,960	-9,000	622,517	84,445									
Common equity tier 1 minority interest	0	0	0	0	0									
Common equity tier 1 capital before adjustments/deductions	12,394,000	8,869,744	12,670,000	7,951,582	6,130,169									
Common Equity Tier 1 Capital: Adjustments/Deductions														
Less: Goodwill, intangible assets, and deferred tax assets	497,000	199,325	502,000	202,165	187,240									
Accumulated other comprehensive income-related adjustments	-764,000	9,884	-18,000	611,411	85,185									
Other deductions from common equity tier 1 capital	0	0	0	0	0									
Subtotal:	12,661,000	8,660,535	12,186,000	7,138,006	5,857,744									
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0									
Common equity tier 1 capital	12,661,000	8,660,535	12,186,000	7,138,006	5,857,744									
Additional Tier 1 Capital														
Additional tier 1 capital instruments and related surplus	3,646,000	1,079,333	3,647,000	340,138	340,138									
Non-qualifying capital instruments	0	0	0	0	0									
Tier 1 minority interest not included in common equity tier 1 capital	380,000	225,886	373,000	213,791	59,560									
Additional tier 1 capital before deductions	4,026,000	1,305,219	4,020,000	553,929	399,698									
Less: Additional tier 1 capital deductions	67,000	0	0	0	0									
Additional tier 1 capital	3,959,000	1,305,219	4,020,000	553,929	399,698									
Tier 1 Capital														
Tier 2 Capital														
Tier 2 capital instruments and related surplus	0	0	0	0	0									
Non-qualifying capital instruments	0	0	0	0	0									
Total capital minority interest not included in tier 1 capital	0	0	0	0	0									
Allowance for loan and lease losses in tier 2 capital	533,000	429,988	507,000	483,494	372,580									
Exited advanced approach eligible credit reserves														
Unrealized gains on AFS preferred stock classified as equity														
Tier 2 capital before deductions	533,000	429,988	507,000	483,494	372,580									
Exited advanced approach tier 2 capital before deductions														
Less: Tier 2 capital deductions	0	0	0	0	0									
Tier 2 capital	533,000	429,988	507,000	483,494	372,580									
Exited advanced approach tier 2 capital														
Total capital	17,153,000	10,395,742	16,713,000	8,175,429	6,630,022									
Exited advanced approach total capital														
Total Assets for Capital Ratios														
Average total consolidated assets, adjusted	216,532,000	124,655,463	204,882,000	103,417,060	69,265,893									
Less: Deductions from common equity tier 1 capital	564,000	199,325	502,000	202,165	187,240									
Less: Other deductions	0	0	0	0	0									
Total assets for leverage ratio	215,968,000	124,456,138	204,380,000	103,214,895	69,078,653									
Total risk-weighted assets	104,678,000	71,125,723	100,812,000	64,680,666	46,577,485									
Exited advanced approach total RWA														
Capital Ratios														
Common equity tier 1 capital, column A	12.10	12.18	54	12.18	12.54									
Common equity tier 1 capital, column B	0	0.26	46	0	0.28									
Tier 1 capital, column A	15.88	12.88	86	14.01	13.31									
Tier 1 capital, column B	0	0.31	46	0	0.32									
Total capital, column A	16.39	14.72	80	14.62	15.37									
Total capital, column B	0	0.34	46	0	0.36									
Tier 1 leverage	7.70	9.06	16	8.01	9.15									
Supplementary leverage ratio, advanced approaches HCs		6.62		7.94	6.71									
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
12.10	12.18	54	12.18	12.54	51	12.09	12.37	48	11.04	12.35	32	12.58	12.11	66
0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
15.88	12.88	86	14.01	13.31	67	16.08	13.11	87	11.89	13.08	31	13.43	12.78	69
0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
16.39	14.72	80	14.62	15.37	42	16.58	14.91	79	12.64	15.23	10	14.23	14.36	58
0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
7.70	9.06	16	8.01	9.15	18	7.93	8.98	22	7.45	9.13	7	9.06	9.76	34

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		113,000			0			112,000			0			0			
Analysis Ratios																	
03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11		
Premium income / Insurance activities revenue		3.33			2.23			2.76			2.84			7.32			
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91				
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.66	12.22	9	0	11	2	0.67	12	8	0	11.03	3	0	11.51	3		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		190,000			234,022			190,000			193,480			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0.09	0.46	83	0.16	0.50	86	0.09	0.46	83	0.17	0.75	84	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	7,600,000	5,891,140	6,609,000	5,601,311	3,790,958
Real estate loans.....	8,000	19,584	9,000	20,320	18,907
Commercial and industrial loans	2,297,000	1,856,455	2,064,000	1,677,857	1,573,612
Loans to depository institutions and other banks acceptances	0	0	0	0	36,130
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	1	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	5,295,000	4,015,101	4,536,000	3,903,133	2,162,309
Lease financing receivables.....	0	0	0	0	0
Debt securities	59,000	23,450	61,000	24,492	9,039
Interest-bearing bank balances	3,645,000	1,861,233	3,290,000	1,646,458	823,852
Total selected foreign assets	11,304,000	7,775,823	9,960,000	7,272,261	4,623,849
Total foreign deposits	17,612,000	10,513,246	16,053,000	8,425,853	6,348,604
Interest-bearing deposits	11,448,000	7,144,107	9,659,000	5,761,267	4,593,848
Non-interest-bearing deposits.....	6,164,000	3,369,139	6,394,000	2,664,586	1,754,756

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	3.21	0.70	88	2.99	0.69	86	3.10	0.66	88	3.11	0.87	82	3.58	1.25	80
Cost: Interest-bearing deposits.....	0.08	0.14	51	0.05	0.13	48	0.04	0.14	40	0.14	0.42	21	0.68	1.19	26

Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			0.04			1.94			0.79			0.10	
Foreign governments and institutions		0			0			0			0			0	

Growth Rates

Net loans and leases.....	29.01	10.28	79	39.13	-6.17	87	17.99	6.83	74	47.75	-2.40	91	36.29	22.48	82
Total selected assets.....	45.37	17.19	81	54.58	-2.56	92	36.96	9.48	82	57.28	2.04	91	33.51	12.40	82
Deposits	67.52	-5.48	93	89.13	2.95	96	90.52	0.73	96	32.72	3.46	83	34.07	10.36	83

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	50,000	733,000		-100.00
Dividends	0	0	0	50,000	733,000		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	11,000	12,804	61,000	32,390	27,265	-14.09	127.13
Dividends	0	0	0	0	0		
Interest	0	19	1,000	1,414	1,683	-100.00	
Management and service fees	11,000	12,785	60,000	30,976	25,582	-13.96	127.13
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends	0		0				
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	11,000	12,804	61,000	82,390	760,265	-14.09	-55.72
Securities gains (losses)	0	0	0	58,507	57,335		-100.00
Other operating income	57,000	243,175	670,000	272,208	121,995	-76.56	
Total operating income	68,000	255,979	731,000	413,105	939,595	-73.44	68.25
Operating Expenses							
Personnel expenses	21,000	10,083	132,000	35,804	31,199	108.27	352.00
Interest expense	15,000	8,728	46,000	21,795	31,543	71.86	88.68
Other expenses	39,000	35,268	167,000	85,058	63,514	10.58	366.95
Provision for loan and lease losses	0	357	0	-230	121		
Total operating expenses	75,000	54,436	345,000	142,427	126,377	37.78	259.75
Income (loss) before taxes	-37,000	288,757	476,000	357,005	816,086		
Applicable income taxes (credit)	0	92,722	212,000	145,790	40,219	-100.00	
Extraordinary items							
Income before undistributed income of subsidiaries	-37,000	196,035	264,000	211,215	775,867		
Equity in undistributed income of subsidiaries	552,000	340,779	1,569,000	997,153	360,989	61.98	596.85
Bank subsidiaries	514,000	283,141	1,294,000	776,243	303,618	81.53	571.97
Nonbank subsidiaries	38,000	57,638	275,000	220,910	57,371	-34.07	1295.52
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	515,000	536,814	1,833,000	1,208,368	1,136,856	-4.06	407.47
Memoranda							
Bank net income	514,000	283,141	1,294,000	826,243	1,036,618	81.53	432.69
Nonbank net income	38,000	57,638	275,000	220,910	57,371	-34.07	1295.52
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		14,576,000	76.78	8,770,897	75.06	14,801,000	77.03	7,070,896	5,037,941	66.19	315.25
Common and preferred stock		14,571,000	76.76	8,765,837	75.01	14,795,000	77	7,068,964	5,034,095	66.22	315.26
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		5,000	0.03	5,060	0.04	6,000	0.03	1,932	3,846	-1.19	281.68
Investment in nonbank subsidiaries		1,162,000	6.12	725,581	6.21	1,064,000	5.54	667,485	447,859	60.15	931.39
Common and preferred stock		1,161,000	6.12	722,576	6.18	1,063,000	5.53	666,997	432,073	60.68	930.85
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		1,000	0.01	2,831	0.02	1,000	0.01	395	15,246	-64.68	
Other receivables		0	0	174	0	0	0	93	540	-100.00	-100.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		1,000	0.01	287	0	0	0	287	0	248.43	-48.85
Securities		119,000	0.63	262,270	2.24	213,000	1.11	323,064	149,451	-54.63	390.03
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		2,237,000	11.78	1,045,315	8.95	2,324,000	12.09	670,738	800,926	114.00	329.43
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		112,000	0.59	121,148	1.04	111,000	0.58	126,136	94,667	-7.55	722.26
Intangible assets		13,000	0.07	8,245	0.07	6,000	0.03	9,173	-13,089	57.67	
Other assets		763,000	4.02	752,105	6.44	696,000	3.62	566,156	525,015	1.45	86.98
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		18,983,000	100.00	11,685,848	100.00	19,215,000	100.00	9,433,935	7,042,770	62.44	313.42
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	406		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	87,594		
Subordinated notes and debentures		2,481,000	13.07	1,338,183	11.45	2,480,000	12.91	843,628	347,987	85.40	257.09
Other liabilities		407,000	2.14	446,437	3.82	391,000	2.03	365,122	133,165	-8.83	514.05
Balance due to subsidiaries and related institutions		115,000	0.61	6,336	0.05	108,000	0.56	5,485	3,311	1715.03	73.48
Total liabilities		3,003,000	15.82	1,790,956	15.33	2,979,000	15.50	1,214,235	572,463	67.68	262.96
Equity Capital		15,980,000	84.18	9,894,892	84.67	16,236,000	84.50	8,219,700	6,470,307	61.50	324.51
Perpetual preferred stock (income surplus)		3,646,000	19.21	1,079,333	9.24	3,646,000	18.97	340,138	340,138	237.80	
Common stock		0	0	54	0	0	0	52	52	-100.00	-100.00
Common surplus		5,180,000	27.29	2,590,576	22.17	5,157,000	26.84	1,585,244	1,470,070	99.96	308.35
Retained earnings		7,914,000	41.69	6,203,969	53.09	7,442,000	38.73	5,671,749	4,575,601	27.56	219.39
Accumulated other comprehensive income		-760,000	-4	20,960	0.18	-9,000	-0.05	622,517	84,446		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		18,983,000	100.00	11,685,848	100.00	19,215,000	100.00	9,433,935	7,042,770	62.44	313.42
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		90,000	0.47	0	0	90,000	0.47	0	0	0	74.60
Notes payable to subsidiaries that issued TPS		90,000	0.47	0	0	90,000	0.47	0	0	0	80.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	12.73	9.94	77	24.40	12.54	95	15.21	11.94	77	16.29	7.29	95	19.98	9.68	96	
Bank net income / Average equity investment in banks	14	10.44	81	14.30	12.55	66	11.88	11.80	56	13.94	7.45	89	21.47	10.51	94	
Nonbank net income / Average equity investment in nonbanks	13.67	11.36	64	33.18	12.53	84	30.41	13.12	85	42.31	9.75	92	15.85	7.89	74	
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55		
Bank net income / Parent net income	99.81	97.54	29	52.74	95.97	12	70.59	96.79	12	68.38	88.16	15	91.18	82.22	27	
Nonbank net income / Parent net income	7.38	3.43	81	10.74	2.83	85	15	3.40	85	18.28	3.59	89	5.05	5.93	72	
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	18.79	16.87	69	18.10	17.74	71	18.35	16.81	70	14.77	20.06	55	8.85	20.43	38	
Total debt / Equity capital	15.53	11.65	72	13.52	11.90	68	15.27	11.71	73	10.26	14.41	55	6.74	14.31	50	
Total debt + notes payable to subs that issued TPS / Equity capital	16.09	13.71	68	13.52	14.30	57	15.83	13.63	69	10.26	16.67	44	6.74	16.36	34	
Total debt + Loans guaranteed for affiliate / Equity capital	15.53	11.72	72	13.52	12.02	67	15.27	11.77	73	10.26	14.68	55	6.74	14.56	50	
Total debt / Equity capital – excess over fair value	15.53	11.75	72	13.52	12	68	15.27	11.81	73	10.26	14.52	55	6.74	14.51	50	
Long-term debt / Equity capital	15.53	11.08	73	13.52	11.33	69	15.27	10.95	74	10.26	13.56	55	6.73	13.04	53	
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0.01	1.02	73	
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	96.50	40.81	90	100	35.48	98	96.50	39.86	88	100	34.67	98	76.96	28.44	91	
Double Leverage																
Equity investment in subs / Equity capital	98.45	103.47	25	95.89	102.85	12	97.67	103.22	16	94.11	102.81	10	84.48	103.22	2	
Total investment in subs / Equity capital	98.49	108.45	18	95.97	108.21	8	97.71	108.40	9	94.14	110.16	4	84.78	111.07	0	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.12	0.38	26	-0.19	0.22	21	-0.21	0.29	16	-0.40	0.47	17	-0.88	0.36	7	
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.22		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	60.17	129.62	26	281.90	111.20	93	129.90	152.85	46	172.50	136.59	73	717.28	177.68	97	
Cash from ops + noncash items + op expense / Op expense + dividend	64.41	125.04	29	115.42	98.58	59	20.83	154.48	5	140.91	147.24	57	711.51	190.27	97	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	27.97	98.29	20	739.88	85.35	96	507.84	98.54	99	23.40	134.08	5	152.60	116.34	77	
Pretax operating income + interest expense / Interest expense	-146.67	2,251.18	9	3,408.40	1,142.88	88	1,134.78	1,835.33	44	1,738.01	2,016.32	70	2,687.22	1,968.54	78	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-131.25	1,728.15	6	3,408.40	1,357.31	84	1,112.77	1,770.77	50	1,738.01	1,539.23	78	2,687.22	1,632.83	80	
Dividends + interest from subsidiaries / Interest expense + dividends	0	145.40	4	0.14	117.86	8	0.92	174.12	3	132.02	150.43	49	2,329.15	210.80	98	
Fees + other income from subsidiaries / Salary + other expenses	18.33	9.52	79	28.19	13.36	78	20.07	11.92	74	25.63	13.95	73	27.01	16.52	73	
Net income / Current part of long-term debt + preferred dividends (X)	11.98	20.52	30	116.88	33.13	90	29.10	47.61	63	70.46	35.64	85		57.11		
Other Ratios																
Net assets that reprice within 1 year / Total assets	11.88	3.42	88	9.17	3.97	81	12.54	3.44	90	8.90	3.85	82	11.73	2.64	88	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due	0	0.24	46	0	0.05	46		0.17		0	0.10	46		0.04		
Nonaccrual	0	0.75	43	0	1.22	40		0.92		0	1.03	40		0.54		
Total	0	1	40	0	1.27	37		1.09		0	1.13	37		0.58		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.48	1.70	69	0.59	1.80	74	0.60	1.76	76	0.78	2.66	73	0.87	5.62	70	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0.02	0.05	86	0.03	0.07	87	0.02	0.06	86	0.03	0.08	85	0.05	0.19	80	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct															
Payout Ratios — Parent																		
Dividends declared / Income before undistributed income.....		64.91			2.34		74.87	5		23.86	66.37	16	8.12	81.10	4	0	57.84	1
Dividends declared / Net income	8.35	33.46	13	0.86	23.13	12	3.44	28.27	10	1.42	42.29	9	0	33.08	3			
Net income – dividends / Average equity.....	11.67	6.76	86	24.19	9.52	95	14.69	8.62	88	16.06	4.14	96	19.98	6.46	96			
Percent of Dividends Paid																		
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7	291.55	132.17	87		178.13				
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23		7.53				
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44		21.40				
Dividends from all subsidiaries	0	153.16	7	0	128.99	8	0	203.53	2	291.55	174.85	83		260.40				
Payout Ratios — Subsidiaries:																		
Percent of Bank Net Income																		
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	0	45.96	5	6.05	60.28	9	70.71	66.55	54			
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18			
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36			
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46			
Operating income from bank subsidiaries	0	49.34	9	0	33.49	8	0	51.33	3	6.05	62.88	7	70.71	69.36	49			
Percent of Nonbank Net Income																		
Dividends from nonbank subsidiaries	0	31.46	24	0	47.24	21	0	62.63	8	0	56.39	15	0	82.95	12			
Interest income from nonbank subsidiaries.....	0	2.20	37	0.03	2.80	68	0.36	2.44	65	0.64	7.38	65	2.93	20.25	60			
Management and service fees from nonbank subsidiaries	28.95	0.46	97	22.18	0.53	96	21.82	0.37	96	14.02	0.86	94	44.59	1.92	95			
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43			
Operating income from nonbank subsidiaries	28.95	39.06	62	22.21	69.48	48	22.18	87.22	29	14.66	79.84	29	47.52	150.41	28			
Percent of Subsidiary Holding Companies' Net Income																		
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23				
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54				
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36				
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29				
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49				
Dependence on Subsidiaries:																		
Percent of Total Operating Income																		
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	12.10	69.76	20	78.01	67.32	35			
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18			
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36			
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44			
Operating income from bank subsidiaries	0	73.91	8	0	71.70	7	0	83.13	3	12.10	82.20	13	78.01	78.80	27			
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19			
Interest income from nonbank subsidiaries.....	0	0.21	40	0.01	0.82	76	0.14	0.18	83	0.34	0.73	80	0.18	1.19	72			
Management and service fees from nonbank subsidiaries	16.18	0.01	99	4.99	0.05	96	8.21	0.01	99	7.50	0.02	99	2.72	0.06	95			
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44			
Operating income from nonbank subsidiaries	16.18	6.88	85	5	10.59	69	8.34	4.67	81	7.84	4.70	79	2.90	7.29	67			
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43			
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48			
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40			
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	12			
Loans and advances from subsidiaries / Total debt	3.63	28.43	33	0	29.59	12	3.63	26.38	33	0	27.08	12	0	28.33	11			